Case 22-15547-CMG Doc 18 Filed 09/13/22 Entered 09/13/22 15:14:20 Desc Main Fill in this information to identify your case and this filing: Debtor 1 **Brooks** Carolyn Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: **District of New Jersey** ☐ Check if this is an Case number amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once, If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In Part 1: 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? ☐ No. Go to Part 2. Yes. Where is the property? 1.1 249 Hillcrest Ave. What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the Street address, if available, or other description amount of any secured claims on Schedule D: Creditors ✓ Single-family home Who Have Claims Secured by Property. Duplex or multi-unit building Current value of the Current value of the ☐ Condominium or cooperative entire property? portion you own? ■ Manufactured or mobile home Trenton, NJ 08618 \$142,500.00 \$142,500.00 ZIP Code ☐ Land State Investment property Describe the nature of your ownership interest Mercer ☐ Timeshare (such as fee simple, tenancy by the entireties, or a County life estate), if known. Other . Residence Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Check if this is community property

(see instructions)

\$142,500.00

☐ Debtor 1 and Debtor 2 only

property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages

you have attached for Part 1. Write that number here.....

■ At least one of the debtors and another

Other information you wish to add about this item, such as local

Page 2 of 14 Document Case number (if known) 22-15547 Debtor 1 Carolyn First Name Middle Name Last Name Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No **✓** Yes 3.1 Make: **GMC** Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the Debtor 1 only amount of any secured claims on Schedule D: Creditors **Terrain** Who Have Claims Secured by Property. Model: Debtor 2 only 2013 Current value of the Current value of the Debtor 1 and Debtor 2 only Year: entire property? portion you own? At least one of the debtors and another 91,000 Approximate mileage: \$6,000.00 \$6,000.00 Check if this is community property Other information: (see instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories **✓** No ☐ Yes Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages \$6,000.00 you have attached for Part 2. Write that number here..... Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ☐ No Yes. Describe...... \$3,000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No Yes. Describe...... \$1,500.00 Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles □ No Baseball coin collection \$500 Baseball Card Collection \$1,000 \$1,500.00 ✓ Yes. Describe......

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Case 22-15547-CMG Page 3 of 14 Document Case number (if known) 22-15547 Debtor 1 Carolyn Middle Name First Name Last Name Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Bicycle Yes. Describe...... \$900.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment **√** No ☐ Yes. Describe...... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ✓ Yes. Describe....... \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ No \$800.00 Yes. Describe...... 13. Non-farm animals Examples: Dogs, cats, birds, horses 1 dog ✓ Yes. Describe....... unknown 14. Any other personal and household items you did not already list, including any health aids you did not list **√** No Yes. Describe...... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here \$8,000.00 Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions.

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

√ No

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	First Name	Middle Name	Last Name		
17	Deposits of money				
.,.	Examples: Checking, s		counts; certificates of deposit; slenultiple accounts with the sam	hares in credit unions, brokerage houses, ne institution, list each.	
	☐ No	,		,	
	₫ _{Yes}				
		Inatitutian name.			
	17.1. Savings account:	Institution name: Wells Fargo			\$0.00
	· ·	•		_	
	17.2. Checking account:				\$600.00
	17.3. Checking account:	Credit Union of	New Jersey		\$500.00
18.	Bonds, mutual funds, o	•			
		, investment accounts with t	rokerage firms, money market a	accounts	
	☑ No ☐ Yes				
19.		ock and interests in incorpo	rated and unincorporated busi	nesses, including an interest in	
	an LLC, partnership, an		•	. •	
	☑ No				
	Yes. Give specific				
	information about them				
20.	Government and corpo	rate bonds and other nego	iable and non-negotiable instru	uments	
			hiers' checks, promissory notes		
	☑ No	•	, , ,	· ·	
	Yes. Give specific				
	information about				
	them				
21.	Retirement or pension		400(1) (1) (1)		
	_	IRA, ERISA, Keogn, 401(k)	403(b), thrift savings accounts,	or other pension or profit-sharing plans	
	☐ No ☑ Yes. List each				
	account separately.				
	Type of account:	Institution name:			
	Pension plan:	Pension is not part of the	e estate	unknown	
22.	Security deposits and p	prepayments			
	Your share of all unused	d deposits you have made se	that you may continue service	or use from a company	
	Examples: Agreements or others	with landlords, prepaid rent,	public utilities (electric, gas, wa	ter), telecommunications companies,	
	☑ No				
	☐ Yes				
23.		r a periodic payment of mor	ey to you, either for life or for a	number of years)	
	☑ No □ Yes				
٠,		IDA I	100 LABLE -	ne i a a a sa	
24.			ialified ABLE program, or unde	er a qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1),	o∠9A(b), and 529(b)(1).			
	☑ No □ Yes				
	 100				

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42. Interests in partnerships or joint ventures

√ No

☐ Yes. Describe......

Page 7 of 14 Document Debtor 1 Case number (if known) 22-15547 Carolyn Middle Name First Name Last Name 43. Customer lists, mailing lists, or other compilations **√** No Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? 44. Any business-related property you did not already list **√** No Yes. Give specific information..... 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here..... \$0.00 Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or exemptions. 47. Farm animals Examples: Livestock, poultry, farm-raised fish **√** No ☐ Yes..... 48. Crops-either growing or harvested **✓** No ☐ Yes. Give specific information..... 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade **√** No ☐ Yes..... 50. Farm and fishing supplies, chemicals, and feed **√** No ☐ Yes..... 51. Any farm- and commercial fishing-related property you did not already list **√** No Yes. Give specific information..... 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here...... \$0.00 Describe All Property You Own or Have an Interest in That You Did Not List Above

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Fill in this information	n to identify your case	:		
Debtor 1	Carolyn	L	Brooks	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: _			District of New Jersey	
Case number	22-15547	,		
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt						
Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. 1. □ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) ☑ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.						
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
Brief description: 249 Hillcrest Ave. Trenton, NJ 08618 Line from Schedule A/B: 1.1	\$142,500.00	\$19,250.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)			
Brief description: Household goods Line from Schedule A/B: 6	\$3,000.00	\$3,000.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)			
3. Are you claiming a homestead exemption of r (Subject to adjustment on 4/01/25 and every 3 ✓ No ☐ Yes. Did you acquire the property covered by ☐ No ☐ Yes	years after that for cases f	,				

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 Debtor 1
 Carolyn
 L
 Brooks
 Case number (if known) 22-15547

 First Name
 Middle Name
 Last Name

Part 2: Additional Page			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
Brief description:		√ \$1,500.00	11 U.S.C. § 522(d)(3)
Electronics	\$1,500.00	100% of fair market value, up	
Line from Schedule A/B: 7		to any applicable statutory limit	
Brief description:		✓ \$1.500.00	11 U.S.C. § 522(d)(5)
Baseball coin collection \$500 Baseball Card Collection \$1,000	\$1,500.00 —	\$1,500.00 100% of fair market value, up to any applicable statutory limit	11 0.3.6. § 322(u)(3)
Line from Schedule A/B: 8		to any applicable statutory limit	
Brief description:		√ \$900.00	
Bicycle	\$900.00		11 U.S.C. § 522(d)(3)
Line from Schedule A/B: 9		☐ 100% of fair market value, up to any applicable statutory limit ☐ 100% of fair market value, up to any applicable statutory limit ☐ 100% of fair market value, up ☐ 100% of fair market val	
Brief description:		- 4	
Clothes	\$300.00	\$300.00	11 U.S.C. § 522(d)(3)
Line from Schedule A/B: 11		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		-A	
Jewelry	\$800.00	\$800.00	11 U.S.C. § 522(d)(4)
Line from Schedule A/B: 12		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:		☑ \$600.00	44 I I C C C E 22 (4)/E)
Wells Fargo	\$600.00	\$600.00 100% of fair market value, up	11 U.S.C. § 522(d)(5)
Checking account	_	to any applicable statutory limit	
Line from Schedule A/B: 17			
Brief description:		√ \$0.00	11 U.S.C. § 522(d)(5)
Wells Fargo Savings account	<u>\$0.00</u>	100% of fair market value, up	0.0.0. 3 0==\\(\alpha\/\o)
Line from Schedule A/B:17		to any applicable statutory limit	
Brief description:		√ \$500.00	44 II C C S E22/4\/5\
Credit Union of New Jersey	\$500.00	\$500.00 100% of fair market value, up	11 U.S.C. § 522(d)(5)
Checking account	_	to any applicable statutory limit	
Line from Schedule A/B: 17_			

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Debtor 1	Carolyn	L	Brooks		Case numb	per (if known) 22-15547
	First Name	Middle Name	Last Name			
Part 2: Addit	tional Page					
	on of the property a		Current value of the portion you own	Amoun	t of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check	only one box for each exemption	
Brief description Worker's comp attorney Line from Schedule A/B:	n: case, Sam Gaylor 33	d Esq. is the	unknown	to a 100 to a	unknown 2% of fair market value, up any applicable statutory limit unknown 2% of fair market value, up any applicable statutory limit unknown 2% of fair market value, up any applicable statutory limit unknown 2% of fair market value, up any applicable statutory limit	11 U.S.C. § 522(d)(5) 11 U.S.C. § 522(d)(11)(D) 11 U.S.C. § 522(d)(11)(E) 11 U.S.C. § 522(d)(10)

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Fill in this information	n to identify your cas	se:			
Debtor 1	Carolyn	L	Brooks		Check if this is:
Debtor 2	First Name	Middle Name	Last Name		☐ An amended filing
(Spouse, if filing)	First Name	Middle Name	Last Name		☐ A supplement showing postpetition chapter 13 expenses as of the following date:
United States Bankruptcy Court for the:			District of New	Jersey	
Case number (if known)	22-155	47			MM / DD / YYYY
Official Form	106J				
Schedule .	J: Your Ex	penses			12

/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household		, ,	`	,
1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a sepa		Separate Household of Debtor 2.		
Do you have dependents? Do not list Debtor 1 and Debtor 2.	☐ No ☑ Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.	ioi each dependent	Child	27	 _ □ _{No.} ☑ _{Yes.}
names.				- No. Yes.
				- No. Yes.
				- ☐ No. ☐ Yes.
				- ☐ No. ☐ Yes.
Do your expenses include expenses of people other than yourself and your dependents?	⊻ No □ _{Yes}			
Part 2: Estimate Your Ongoing N	Monthly Expenses			
Estimate your expenses as of your ban date after the bankruptcy is filed. If this				
Include expenses paid for with non-cas such assistance and have included it o	sh government assistance if you ken Schedule I: Your Income (Officia	now the value of al Form 106l.)	Yo	ur expenses
The rental or home ownership experience for the ground or lot.	enses for your residence. Include f	first mortgage payments and any rent	4.	\$1,196.00
If not included in line 4:				
4a. Real estate taxes			4a	\$0.00
4b. Property, homeowner's, or renter	r's insurance		4b	\$0.00
4c. Home maintenance, repair, and	4c.	\$175.00		
4d. Homeowner's association or con	dominium dues		4d	\$0.00

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Debtor 1 Carolyn L Brooks Case number (if known) 22-15547
First Name Middle Name Last Name

	You	ur expenses
Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
Utilities:		
6a. Electricity, heat, natural gas	6a. <u>—</u>	\$295.00
6b. Water, sewer, garbage collection	6b	\$65.00
6c. Telephone, cell phone, Internet, satellite, and cable services		\$106.00
6d. Other. Specify: Cell Phone (net of daughter's \$100 a month)	6d.	\$125.00
Food and housekeeping supplies	7.	\$595.00
Childcare and children's education costs	8.	\$0.00
Clothing, laundry, and dry cleaning	9.	\$120.00
). Personal care products and services	10.	\$80.00
. Medical and dental expenses	11.	\$80.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 	12.	\$325.00
B. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$195.00
Charitable contributions and religious donations	14.	\$0.00
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 		
15a. Life insurance	15a. —	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$117.00
15d. Other insurance. Specify:	15d	\$0.00
5. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16.	\$0.00
7. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$275.00
17b. Car payments for Vehicle 2	17b	\$0.00
	17c.	\$0.00
17c. Other. Specify:	17d.	\$0.00
17d. Other. Specify:		
 Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 	18.	\$0.00
Other payments you make to support others who do not live with you.		
Specify: Misc household expenses	19.	\$170.00
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income).	
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes		\$0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$0.00
20e. Homeowner's association or condominium dues	20e.	\$0.00

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Deb	otor 1 Carolyn L Brooks First Name Middle Name Last Name	Case number (if known) 22-15547
21.	Other. Specify:	21. + \$0.00_
22.	Calculate your monthly expenses.	
	22a. Add lines 4 through 21.	22a. \$3,919.00
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b. \$0.00
	22c. Add line 22a and 22b. The result is your monthly expenses.	22c. \$3,919.00
23.	Calculate your monthly net income.	
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. <u>\$4,327.00</u>
	23b. Copy your monthly expenses from line 22c above.	23b. <u></u> \$3,919.00
	23c. Subtract your monthly expenses from your monthly income.	1,12,12
	The result is your monthly net income.	23c. \$408.00
24.	Do you expect an increase or decrease in your expenses within the year after you file this for For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortg ✓ No. ☐ Yes.	our